

(English version)

**Question for written answer E-000812/25
to the Commission
Marco Falcone (PPE), Fulvio Martusciello (PPE)
(21 February 2025)**

Subject: Alarming increase in commissions charged by international payment card networks

In a letter to Vice-President Ribera, Commission President von der Leyen called for a new approach to competition policy to enable European businesses and consumers to reap the full benefits of competition while protecting them from speculative price increases.

In recent years, Visa and Mastercard have consolidated their dominant position in the payment card market. The ECB has also stressed that card payments have acquired a market share of 64% in the eurozone and that 13 Member States have no local competitor to these companies. This has led to a significant increase in the commissions charged by international networks to payment providers (estimated to have increased by EUR 1.5 billion from 2016 to 2021).

These rising costs are making life difficult for European businesses and directly affecting consumers since part of the rise in fees is ultimately passed on to them in the prices of goods and services, thus reducing their disposable income. Consumers have sounded the alarm about the economic impact of these increases and are calling for urgent action.

In the light of this, can the Commission answer the following questions:

1. Does it intend to conduct an in-depth market survey to identify any unjustified increases in prices in Europe?
2. What specific measures will it take to respond to this pressing problem?

Submitted: 21.2.2025

**Answer given by Executive Vice-President Ribera on behalf of the European Commission
(24 March 2025)**

The Commission has recently conducted in-depth market surveys in relation to electronic payments. A 2020 Report ⁽¹⁾ on the application of the Interchange Fees Regulation 2015/751 examined developments in card fees.

Supported by a comprehensive Study ⁽²⁾, it found that interchange fees declined and that ‘*Scheme fees, which are not within the scope of the IFR, appear to have increased to a limited extent*’. A follow-up Study in 2024 largely aligns with the previous Study on fees aspects ⁽³⁾.

For more than 20 years, the Commission has focused antitrust enforcement actions on interchange fees, which resulted in several decisions addressed to Visa and MasterCard ⁽⁴⁾, upheld by the European Courts ⁽⁵⁾, leading to significant reduction in those fees.

The Commission is continuously monitoring the payments market and actively investigating when relevant.

⁽¹⁾ Report on the application of Regulation (EU) 2015/751 on interchange fees for card-based payment transactions, Commission Staff Working Document of 29.6.2020 SWD(2020) 118. https://competition-policy.ec.europa.eu/document/download/d8055968-b4c2-424b-b281-c4c6959df19b_en?filename=IFR_report_card_payment.pdf

⁽²⁾ Study on the application of Interchange Fee Regulation, 2020, prepared by Ernst&Young and Copenhagen Economics, available at <https://ec.europa.eu/competition/publications/reports/kd0120161enn.pdf>

⁽³⁾ https://competition-policy.ec.europa.eu/document/65d4f65a-6b23-49c7-91cb-e5cd166a19ed_en

⁽⁴⁾ https://competition-policy.ec.europa.eu/sectors/financial-services/cases_en;
<https://competition-cases.ec.europa.eu/cases/AT.34579>;
<https://competition-cases.ec.europa.eu/cases/AT.39398>;
<https://competition-cases.ec.europa.eu/cases/AT.40049>

⁽⁵⁾ MasterCard judgments, Case C-382/12 (2014) and case T-111/08 (2012).